DECLARATION OF TRUST

The John Doe and Jane Doe
Living Trust (the "Trust")

This DECLARATION OF TRUST (this "**Declaration**") is made and executed on the date below by and between the herein-named grantors and trustees. This trust created herein will be known as The John Doe and Jane Doe Living Trust (the "**Trust**").

WITNESSETH:

[This section varies based upon your marital and parental status.]

1. FAMILY

(a) At the time of executing the Trust, the grantors, John Doe, also known as Jack Doe, and Jane Doe, also known as Jane Smith, (the "Grantors"), are married.

(b) The names of John Doe's children are listed below. Unless otherwise specifically indicated in the terms of this Trust, any provision for John Doe's children includes the children below and any child of John Doe hereafter born or adopted.

Ann Doe
Charles Doe

(c) The names of Jane Doe's children are listed below. Unless otherwise specifically indicated in the terms of this Trust, any provision for Jane Doe's children includes the children below and any child of Jane Doe hereafter born or adopted.

Ann Doe
Charles Doe

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2. TRUST PROPERTY

(a) Funding of Trust. The Grantors declare that they have set aside and caused the transfer of all of their right, title, and interest in and to the property described in Schedule A, Schedule B, and Schedule C (collectively, and together with any other property added to the Trust, the "**Trust Property**") to the trustees of the Trust, to be held, administered, and distributed in accordance with the terms of this Trust. At any time hereafter, the Grantors may transfer any other real or personal property to the Trust. The Trust may also receive property from any other source, including pursuant to either Grantor's last will and testament. The Trust Property will be held, administered, and distributed as set forth in this Trust and any subsequent amendments to it.

(b) Character of Property. While both Grantors are alive, property transferred into the Trust, including any income that it generates, will retain its original character (unless gifted from one Grantor to the other). The Grantors' joint property contributed to the Trust includes, but is not limited to, that property set forth in Schedule A. The separate property of John Doe contributed to the Trust includes, but is not limited to, that property set forth in Schedule B. The separate property of Jane Doe contributed to the Trust includes, but is not limited to, that property set forth in Schedule C. Each schedule may be amended and revised from time to time to reflect the contribution of additional property or the reallocation or redistribution of property. If this Trust is revoked, the trustee shall distribute the Trust Property to the Grantors based on the ownership rights they had before that property was transferred into the Trust.

3. AUTHORITY, POWER, and RIGHTS OF GRANTOR

(a) Amend and Revoke. Each Grantor has the authority, power, and right to revoke the Trust. While both Grantors are alive, the Grantors may jointly amend or modify any provision of this Trust. Subject to the execution by the surviving Grantor of a disclaimer as set forth in section 9 below, if one Grantor is deceased, the surviving Grantor alone may amend or modify any provision of this Trust, including the Survivor's Trust created herein. Any amendment, revocation, notice, or other document and instrument affecting or furthering the purposes of this Trust must be in a signed writing, delivered to the trustee. Upon the death of the Surviving Grantor, all trusts created under this Declaration are irrevocable.

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(b) Appointment of Trustee. The Grantors, or the survivor of them, may at any time appoint, substitute, or otherwise change the person designated to act as trustee or successor trustee hereunder. The Grantors are not required to give notice to or obtain the consent of any such trustee, successor trustee, or beneficiary before making such changes.

(c) Right to Income and Principal. During their lifetimes, the Grantors will be exclusively entitled to all net income and as much principal from the Trust Property listed on Schedule A as the trustee determines is necessary for the Grantors' health, education, maintenance, support, comfort, and welfare, and these amounts will be distributed at least annually. During such Grantor's lifetime, John Doe will be exclusively entitled to all net income and as much principal from the Trust Property listed on Schedule B as the trustee determines is necessary for such Grantor's health, education, maintenance, support, comfort, and welfare and these amounts will be distributed at least annually. During such Grantor's lifetime, Jane Doe will be exclusively entitled to all net income and as much principal from the Trust Property listed on Schedule C as the trustee determines is necessary for such Grantor's health, education, maintenance, support, comfort, and welfare and these amounts will be distributed at least annually. If a Grantor is incapacitated, as defined in section 4(d) below, the trustee shall pay to the other Grantor, or for the benefit of the incapacitated Grantor, as much of the net income and principal of the Trust Property contributed by the incapacitated Grantor as is necessary, in the trustee's sole discretion, for the incapacitated Grantor's health, education, maintenance, support, comfort, and welfare.

(d) Homestead. The Grantors reserve the right to reside in any residential real property conveyed or transferred to the Trust rent-free and without charge (except for mortgage payments, taxes, insurance, maintenance, and other related expenses) during each Grantor's lifetime, it being the intent of this provision to preserve the requisite beneficial interest and possessory right of each Grantor in and to such real property in accordance with the applicable provisions of state homestead or similar laws, and to ensure that the Grantors, or either of them, does not lose eligibility for a state homestead tax exemption for which either Grantor otherwise qualifies.

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4. APPOINTMENT OF TRUSTEE

(a) John Doe and Jane Doe are the initial trustees of the Trust and each subtrust of the Trust (if any), with all of the rights, privileges, and responsibilities set forth herein. If an initial co-trustee resigns, or cannot continue to serve due to death, disability, or incapacity, the other initial trustee shall continue as sole trustee, with full authority to exercise all of the powers and rights accorded to a trustee under this Trust.

(b) If at any time both John Doe and Jane Doe decline to serve, or cannot serve due to death, disability, or incapacity, James Doe will be the successor trustee. If said nominee is unable or unwilling to serve for any reason, Janet Smith will be the successor trustee. The successor trustee will assume the active administration of the Trust in accordance with the provisions set forth herein. Any successor trustee will have all of the powers, duties, authority, and discretion herein and by law granted to the initial trustees. Subject to the terms of Paragraph 5(c), if there are two co-trustees serving, they shall act by unanimous agreement. Subject to the terms of Paragraph 5(c), if there are more than two co-trustees serving, they shall act in accordance with the decision made by the majority of the co-trustees.

(c) A successor trustee's authority and power may be subsequently terminated by any Grantor without the consent of, or prior notice to, that successor trustee, if any initial trustee has sufficiently recovered from any physical or mental impairment that prevented the initial trustee from being able to fully and competently administer the Trust.

(d) As used in this Trust, the singular term "trustee" includes its plural. In addition, the terms "disability" and "incapacity" refer to a person's physical or mental inability to properly manage his or her own financial affairs, as established by the written opinion of two licensed medical doctors, one of whom must be such person's primary care physician, if any. Any healthcare provider is authorized to disclose to the successor trustee any pertinent individually identifiable health information sufficient to determine whether the trustee is physically or mentally capable of managing his or her own financial affairs. This release authority applies to any information governed by the Health Insurance Portability and Accountability Act of 1996 ("**HIPAA**") and all other applicable state and federal law, and each successor trustee constitutes a trustee's "personal representative" as defined by HIPAA.

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5. POWERS AND DUTIES OF TRUSTEE

(a) General Powers and Duties. Each trustee of this Trust will have all powers necessary and appropriate to administer the Trust, including all powers granted under Pennsylvania law, subject to the trustee's fiduciary duties to the Grantors and beneficiaries and any restrictions or limits set forth under Pennsylvania law.

(b) Specific Powers. In furtherance of subsection (a) above, the powers of the trustee include, but are not limited to, the powers to:

1) Collect, hold, maintain, manage, and administer the Trust Property as if the trustee were the absolute owner of it;

2) Sell, trade, deal, encumber, mortgage, pledge, option, lease, lend, or improve the Trust Property;

3) Invest, reinvest, and make purchases with the income and principal of the Trust in every kind of property, asset, and investment;

4) Borrow money from the Trust for trust purposes;

5) Employ and pay reasonable fees to attorneys, accountants, financial advisors, and any other professionals deemed necessary or advisable for the proper administration of the Trust;

6) Enter into contracts and otherwise execute any instruments on behalf of the Trust;

7) Establish bank, brokerage, and other financial and nonfinancial accounts for and on behalf of the Trust, and execute any and all documents on the Trust's behalf in relation thereto, including any resolutions, certifications, or certificates required for such accounts;

8) Distribute or divide the Trust Property in accordance with this Trust (subject to any restrictions or limits set forth under Pennsylvania law), and execute any documents necessary to administer any trust or subtrust created by this Declaration;

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9) Receive additional property into the Trust;

10) Continue, operate, expand, manage, and sell any business of a Grantor that is part of the Trust;

11) Commence, defend, arbitrate, and settle legal claims or actions concerning the Trust or the Trust Property;

12) Exercise voting rights, give proxies, and enter into voting agreements with respect to stock and other business ownership interests held by the Trust;

13) Prepare tax returns and take any necessary or desirable actions with governmental agencies;

14) Purchase and modify insurance;

15) Pay or disburse such sums from the assets of the Trust as may be required, necessary, or desirable to maintain the comfort and welfare of a Grantor if the Grantor is unable to actively and competently exercise judgment over financial matters by reason of a medical illness or mental impairment; and

16) On the death of a Grantor, pay any just debts and expenses of that Grantor.

(c) Power of Co-Trustee to Act Individually. Notwithstanding any provisions to the contrary in this trust, or any subtrust created herein, if co-trustees are serving, a single co-trustee (with written consent of the other co-trustee) shall have the right and power to act on behalf of this Trust alone, including (1) the right to buy and sell trust securities and other assets, (2) the right to execute documents including trust income tax returns, and (3) the right to open, deposit and withdraw from bank savings and checking accounts, savings and loan accounts, and money market funds, all for trust purposes. However, the power to act alone with regard to item (3) above shall apply only where both co-trustees have signed the signature card of the financial institution or money market fund agreeing that only one signature is required.

(d) Compensation. The trustee may receive reasonable compensation for services under this Declaration.

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(e) Resignation. Any trustee may resign by providing 30 days' written notice to the beneficiaries and any co-trustees then serving.

6. DEATH OF A GRANTOR

(a) Definitions. For purposes of this Trust, the following definitions apply:

"Property of John Doe" includes, but is not limited to: (i) the Trust Property owned by John Doe at the time it was contributed to the Trust; (ii) all property transferred by Jane Doe to John Doe, either by gift or through the provisions of this Trust; and (iii) all accumulated income on the foregoing property. The Property of John Doe includes, but is not limited to, the Trust Property listed on Schedule B and John Doe's share of the Trust Property listed on Schedule A.

"Property of Jane Doe" includes, but is not limited to: (i) the Trust Property owned by Jane Doe at the time it was contributed to the Trust; (ii) all property transferred by John Doe to Jane Doe, either by gift or through the provisions of this Trust; and (iii) all accumulated income on the foregoing property. The Property of Jane Doe includes, but is not limited to, the Trust Property listed on Schedule C and Jane Doe's share of the Trust Property listed on Schedule A.

"Deceased Grantor" refers to the first Grantor to die.

"Surviving Grantor" refers to the remaining Grantor after one is deceased.

"Property of the Deceased Grantor" means either "Property of John Doe" or "Property of Jane Doe," depending on which Grantor dies first.

(b) Payment of Debts. Upon the death of Deceased Grantor, the trustee shall pay from the Property of the Deceased Grantor all of the Deceased Grantor's just debts, funeral expenses, estate administration expenses, and estate taxes, if any.

(c) Distribution of Trust Property on Deceased Grantor's Death. Subject to the execution by the Surviving Grantor of a disclaimer as set forth in section 9 below, on the death of the Deceased Grantor, the trustee shall distribute the Property of the Deceased Grantor in accordance with the terms of section 7

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below. The Surviving Grantor's Trust Property will remain in trust. The trust holding the Surviving Grantor's property will be called the Survivor's Trust, and will continue to be held, administered, and distributed in accordance with the terms of this Trust. Subject to the execution of a disclaimer by the Surviving Grantor as set forth in section 9 below, any property of the Deceased Grantor left to the Surviving Grantor will remain in trust and be added to the Survivor's Trust.

(d) Death of the Surviving Grantor. On the death of the Surviving Grantor, the trustee shall pay from the Property of the Surviving Grantor all of the Surviving Grantor's just debts, funeral expenses, estate administration expenses, and estate taxes, if any. The rest and remainder of the Trust Property will be distributed as set forth in section 7 below.

(e) Simultaneous Death of Grantors. If both Grantors die in or as a result of a common accident or disaster, or under such circumstances that the order of their deaths cannot be established by proof, for purposes of this Trust the provisions of the applicable Uniform Simultaneous Death Act, as amended, or any substantially similar successor act effective on the date of the Grantors' deaths, will apply.

7. BENEFICIARIES

[This section only appears if you elect to leave specific bequests.]

(a) Specific Bequests.

1) Subject to the creation of any subtrusts, on the death of John Doe, the trustee shall distribute the following specific bequests from the Property of John Doe:

- Charles Doe will be given my artwork collection. If such beneficiary is not then living, this specific bequest will be given to James Doe. If said alternate beneficiary is not then living, this specific bequest will lapse, be added to the residue of the Trust, and distributed to the remainder beneficiaries as set forth below.

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2) Subject to the creation of any subtrusts, on the death of Jane Doe, the trustee shall distribute the following specific bequests from the Property of Jane Doe:

- Ann Doe will be given my jewelry. If such beneficiary is not then living, this specific bequest will be given to Janet Smith. If said alternate beneficiary is not then living, this specific bequest will lapse, be added to the residue of the Trust, and distributed to the remainder beneficiaries as set forth below.

(b) Charitable Specific Bequests.

[This section only appears if you elect to leave charitable specific bequests.]

1) Upon the death of John Doe, the trustee shall distribute the following specific charitable bequests from the Property of John Doe:

- American Society for the Prevention of Cruelty to Animals (ASPCA), a nonprofit tax exempt organization in New York City, New York, or its lawful successor, will be given the sum of $1,000.00 dollars to be used as determined by its Board of Directors in promoting its goals.

2) Upon the death of Jane Doe, the trustee shall distribute the following charitable specific bequests from the Property of Jane Doe:

- Save the Children, a nonprofit tax exempt organization in Westport, Connecticut, or its lawful successor, will be given the sum of $1,000.00 dollars to be used as determined by its Board of Directors in promoting its goals.

- XYZ Charity, a nonprofit tax exempt organization in Philadelphia, Pennsylvania, or its lawful successor, will be given the sum of $1,000.00 dollars to be used as determined by its Board of Directors in promoting its goals.

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(c) Residual Assets.

1) After all specific bequests and charitable specific bequests have been made, if Jane Doe is then living, subject to the execution by Jane Doe of a disclaimer as set forth in section 9 below, the trustee shall hold, administer, and distribute the remaining Property of John Doe, in trust for the benefit of Jane Doe, to be added to the Property of Jane Doe. The combined property will be identified as the Survivor's Trust, as referenced above. During the lifetime of Jane Doe, the trustee shall distribute the net income of the Survivor's Trust in convenient installments, at least annually. The trustee shall distribute so much of the remaining principal balance of the Survivor's Trust as is necessary for Jane Doe's health, education, maintenance, support, comfort, and welfare. On the death of Jane Doe, the remaining balance of the Survivor's Trust will be distributed in accordance with section 7(c)(3) below. If Jane Doe is not living on John Doe's death, then the remaining Property of John Doe will be distributed in accordance with section 7(c)(3) below.

2) After all specific bequests and charitable specific bequests have been made, if John Doe is then living, subject to the execution by John Doe of a disclaimer as set forth in section 9 below, the trustee shall hold, administer, and distribute the remaining Property of Jane Doe, in trust for the benefit of John Doe, to be added to the Property of John Doe. The combined property will be identified as the Survivor's Trust, as referenced above. During the lifetime of John Doe, the trustee shall distribute the net income of the Survivor's Trust in convenient installments, at least annually. The trustee shall distribute so much of the remaining principal balance of the Survivor's Trust as is necessary for John Doe's health, education, maintenance, support, comfort, and welfare. On the death of John Doe, the remaining balance of the Survivor's Trust will be distributed in accordance with section 7(c)(4) below. If John Doe is not living on Jane Doe's death, then the remaining Property of Jane Doe will be distributed in accordance with section 7(c)(4) below.

3) If Jane Doe does not survive John Doe, then any residual trust property will be divided into as many equal shares as

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there are living children of John Doe and deceased children of John Doe with issue then living. Each living child shall be given one share. Any share of the Property of John Doe allocated to a deceased child with issue then living shall be further divided into shares for said issue, per stirpes. The terms "issue," "child," "children," include a person who has a parent-child relationship, as defined under applicable state law, with the person through whom this person claims benefits under this Trust. These terms do include persons who are adults at the time of adoption.

4) If John Doe does not survive Jane Doe, then any residual trust property will be divided into as many equal shares as there are living children of Jane Doe and deceased children of Jane Doe with issue then living. Each living child shall be given one share. Any share of the Property of Jane Doe allocated to a deceased child with issue then living shall be further divided into shares for said issue, per stirpes. The terms "issue," "child," "children," include a person who has a parent-child relationship, as defined under applicable state law, with the person through whom this person claims benefits under this Trust. These terms do include persons who are adults at the time of adoption.

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8. DISTRIBUTION IF NO LIVING BENEFICIARIES

If at any time before full distribution of the Trust Property all of the beneficiaries are deceased and this instrument directs no other disposition of the Trust Property, the remaining portion of the Grantors' joint Trust Property will then be distributed 50% to John Doe's heirs and 50% to Jane Doe's heirs, determined according to the laws of intestate succession. Any remaining separate Property of John Doe will be distributed to John Doe's heirs, determined according to the laws of intestate succession. Any remaining separate Property of Jane Doe will be distributed to Jane Doe's heirs, determined according to the laws of intestate succession.

9. DISCLAIMER PROVISIONS

(a) The Surviving Grantor has the right to disclaim all or a portion of any property or other interests left to him or her by the Deceased Grantor under

this Trust, provided that he or she does so within the qualifying time limit for the disclaimer pursuant to Section 2518 of the Internal Revenue Code of 1986, as amended from time to time (the "**Code**"), or a corresponding provision in any successor statute. If the Surviving Grantor makes any such disclaimer, all disclaimed property or interests will be distributed in trust to the then acting trustee, as trustee of the bypass trust (the "**Bypass Trust**").

(b) If a Bypass Trust is created by a disclaimer, it is irrevocable as of the death of the Deceased Grantor. Further, the Property of the Deceased Grantor given to the Surviving Grantor that is not disclaimed by the Surviving Grantor will be held in the Survivor's Trust, the terms of which are set forth in sections 6(b) and 7 above (the "**Survivor's Trust**."). The Survivor's Trust will remain revocable and amendable by the Surviving Grantor.

(c) During the Surviving Grantor's lifetime, the trustee shall distribute net income and principal of the Bypass Trust in accordance with the following provisions:

1) The trustee shall pay to the Surviving Grantor or apply for his or her benefit all of the net income of the Bypass Trust, with such payments to be made at regular intervals as determined in the trustee's sole discretion, except that the trustee shall make payments at least annually.

2) The trustee may also pay to or apply for the benefit of the Surviving Grantor from time to time so much of the principal as the trustee determines is necessary for the Surviving Grantor's health, education, support and maintenance.

3) In making any such discretionary distributions, the trustee shall take into consideration all relevant circumstances, including but not limited to the Surviving Grantor's accustomed standard of living and other assets and sources of income or support available to the Surviving Grantor and known to the trustee.

(d) On the death of the Surviving Grantor, the remaining Bypass Trust assets will be distributed in accordance with the provisions of this Trust, as if the Deceased Grantor had died on the date of the Surviving Grantor's death and the Surviving Grantor had not survived the Deceased Grantor.

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(e) If the Trustee determines, in the Trustee's reasonable discretion, that it would be in the best interest of the trust's beneficiaries to do so, the Trustee may divide the Bypass Trust into two separate trusts. One Trust would hold disclaimed assets valued at an amount equal to the Deceased Grantor's then available Pennsylvania inheritance tax exemption amount, if any. This Trust would be called the "Bypass Trust" The remainder of disclaimed property would continue to be held in a trust to be referred to as the "Marital Trust" and held, administered and distributed as set forth in Paragraphs (c) and (d) above. The Trustee would request that the Deceased Grantor's Executor make the necessary tax election to qualify the Marital Trust as a qualified terminable interest property trust under state law for purposes of the Pennsylvania inheritance tax, separate and independent from the qualified terminable interest property election for federal estate tax purposes. The Marital Trust would be an irrevocable trust, and be held administered, and distributed in accordance with the terms of Paragraphs (c) and (d) above.

[This section only appears if you elect to hold a beneficiary's share of your property in trust.]

10. SUBTRUSTS

(a) Creation of Subtrusts. The Grantors direct that each beneficiary designated below will receive his or her share of the Trust Property under those conditions made specifically applicable to such beneficiary and in accordance with the provisions set forth in this section:

1) The Trust Property distributed to Ann Doe will be retained in trust and held in a separate subtrust of the Trust until: Ann Doe is 21 years old.

2) The Trust Property distributed to Charles Doe will be retained in trust and held in a separate subtrust of the Trust until: Charles Doe is 25 years old.

(b) Authority of Trustee to Continue Trust. The trustee shall hold in a subtrust of the Trust those assets that are to be distributed to the beneficiaries named in subparagraph (a) above. Each subtrust may be identified by adding the name of the beneficiary to the Trust.

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(c) Distribution Provisions. The trustee shall distribute, in convenient installments to or for the benefit of a beneficiary, so much of the net income and principal of the beneficiary's trust share as the trustee deems necessary, in the trustee's discretion, for the health, education, maintenance, and support of said beneficiary. Education includes, but is not limited to, college, graduate school, vocational studies, and reasonably related living and travel expenses.

1) In exercising any power concerning discretionary payments of income or principal to or for the benefit of the beneficiary of any trust under this Declaration, the trustee shall consider other income or resources of the beneficiary known to the trustee and the trustee may rely on the written statement of the beneficiary about such other income or resources.

2) Any net income not distributed to the trust beneficiaries will be added to the principal of the applicable trust share and reinvested for future distribution.

3) When a trust beneficiary is entitled to distribution of the balance of his or her trust share in accordance with the trust provisions set forth above, the trustee shall distribute to such trust beneficiary the remaining principal and accumulated net income of his or her trust share, less the beneficiary's pro rata share of unpaid trust administration expenses.

4) If a trust beneficiary predeceases the complete distribution of his or her trust, such trust will be terminated forthwith and the remaining principal balance and any accumulated but undistributed net income will be distributed to the deceased beneficiary's surviving heirs at law.

5) If a trustee determines, in the trustee's discretion, that the principal of a trust share is of insufficient value to economically administer, the trustee may terminate the trust in accordance with applicable state law and distribute the accrued and undistributed net income and remaining principal balance of the trust share to the trust beneficiary, outright and free of trust.

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[This section only appears if you include instructions regarding issues not covered in the document, or to provide clarification regarding specific issues of concern to you.]

11. SPECIAL DIRECTIVES CLAUSE

Notwithstanding any other provision of this Trust, the Grantors further direct that:

This is a sample of additional instructions in this trust.

12. NONLIABILITY OF THIRD PARTIES

(a) The Trust is created with the express interest and understanding that any third parties, including but not limited to agents, employees, or vendors, who, on the written request of the Grantors or under the color of authority granted to the trustee in this Trust, perform any duties or render any services in furtherance of the purposes and intents of this Trust, absent any showing of fraud or bad faith, will be under no liability for the proper administration of any assets or properties being the subject of that third party's acts.

(b) This limitation of liability gives specific protection to any third party who acts, performs, or renders any services pursuant to any notice, instrument, or document believed (and represented) to be genuine, and to have been signed and presented by the proper parties.

(c) It is further the express intent of the Grantors that the nonliability of all third parties be given broad and prospective application. In particular, a depository, custodial agent, financial institution, or any other person or entity acting in a fiduciary capacity with regards to any Trust Property will suffer no liability and will incur no express or implied obligations when acting in the capacity of a transferor, on proper request, of any assets or property either sought to be or constructively comprising the Trust Property.

13. MISCELLANEOUS

(a) Physical Segregation of Trust Shares Not Required. If more than one trust is created under this Declaration, the trustee is not required to physically segregate or divide the assets of the various trusts, except if physical segregation or division is required on the termination of any of the trusts.

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Notwithstanding the forgoing, (i) the trustee shall maintain separate books and records for each separate trust and (ii) the preceding portion of this subsection (a) will not apply to any trust created hereunder qualifying for a federal or state estate tax marital deduction, the assets of which will constitute a separate trust and will not be commingled with any other trust created hereunder.

(b) Distribution Authority. If the trustee is required by this Declaration to divide any Trust Property into parts or shares, for the purpose of distribution or otherwise, the trustee is authorized, in the trustee's sole discretion, to make that division and distribution in identical interests, in kind, or partly in kind or partly in money, pro rata or non pro rata. For this purpose, the trustee may sell such Trust Property not specifically devised as the trustee deems necessary.

(c) Liability for Estate Taxes. Any estate, inheritance, and succession taxes, including any interest and penalties thereon, imposed by the federal government or any state, district, or territory, attributable to Trust Property includible in the Grantors' estate, will be apportioned among the persons interested in the Trust in accordance with applicable state and federal law. The trustee is authorized and directed to seek reimbursement from the beneficiaries of the Trust of any taxes paid by the trustee to the extent allowed by law. If the trustee cannot collect from any person interested in the Trust the amount of tax apportioned to that person, the amount not recoverable will be equitably apportioned among the other persons interested in the Trust who are subject to apportionment. If a person is charged with or required to pay tax in an amount greater than his or her prorated amount because another person does not pay his or her prorated amount, the person charged with or required to pay the greater amount has a right of reimbursement against the other person.

(d) Spendthrift Provision. No interest in the principal or income of any trust created under this Declaration may be anticipated, assigned, encumbered, or subjected to a creditor's claims or legal process until it is actually received by the beneficiary. This spendthrift provision constitutes one of the material purposes of the trusts created hereunder.

(e) Payments to Minor Beneficiaries. The trustee may make distributions of a minor's trust share, up to the whole thereof, to the guardian of the minor's person or a custodian for the minor under state law, or may apply distributions directly for the minor's benefit.

(f) Qualified Subchapter S Trust Provision. It is the Grantors' intent that any trust created herein holding stock in a qualified subchapter S corporation, if any, for any beneficiary qualify as a qualified subchapter S trust

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("**QSST**"). A QSST will have one current income beneficiary and the income of that trust will be distributed at least annually. If a trust is comprised of shares in a "small business corporation," as defined in Section 1361 of the Code or any successor thereto, the trustee may segregate said trust property into a separate trust and, as trustee, may modify the terms of said trust (if necessary) so that said trust will be a QSST as defined in the Code or any successor thereto. The trustee shall make any such modification by a written document signed by the trustee and delivered to the beneficiary of said trust or to the guardian of any minor beneficiary or conservator of any incompetent beneficiary. As long as an election under Section 1362 of the Code or any successor thereto is in effect, the terms of the so-called QSST will continue for so long as necessary. When the trust property is no longer comprised of small business corporation stock or a Section 1362 election has not been made, the special QSST will terminate and the trust property will be held in accordance with the terms of the original trust.

(g) Bond. Each trustee of a trust created under this Declaration may serve without bond.

(h) Governing Law. This Trust will be construed and enforced in accordance with the laws of the commonwealth of Pennsylvania.

(i) Severability. If a court of competent jurisdiction at any time invalidates or finds unenforceable any provision of this Trust, such invalidation will not invalidate the whole of this Trust. All of the remaining provisions will be undisturbed as to their legal force and effect. If a court finds that an invalidated or unenforceable provision would become valid if it were limited, then such provision will be written, deemed, construed, and enforced as so limited.

(j) Perpetuities Savings. Despite any other provision of this Trust to the contrary, the Trust will terminate no later than 21 years after the death of the last surviving beneficiary who is living at the time of the first of the Grantors to die.

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IN WITNESS WHEREOF, the Grantors have executed this declaration of trust on the date written below.

_____	_____
Signature of John Doe, as Grantor	Signature of Jane Doe, as Grantor
Date: _____	Date: _____
_____	_____
Signature of John Doe, as Trustee of The John Doe and Jane Doe Living Trust	Signature of Jane Doe, as Trustee of The John Doe and Jane Doe Living Trust
Date: _____	Date: _____

ACKNOWLEDGMENT

Commonwealth of Pennsylvania

County of _____

On this ____ day of _____, 20___, before me, the undersigned Notary Public, personally appeared John Doe and Jane Doe, personally known to me (or proved to me on the basis of satisfactory evidence) to be the individuals who signed the foregoing instrument and acknowledged to me that they executed the same in their authorized capacities, and that by such signatures, the persons executed the instrument.

WITNESS my hand and official seal.

_____
Notary Public

My Commission Expires: _____

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ATTESTATION AND DECLARATION OF WITNESSES

In our presence, the above-named Grantors have declared or signified that this instrument is their declaration of trust and have signed and executed that instrument, and in the presence of the Grantors and each other we have hereunto subscribed our names on the date set forth under our signature.

1. _____ _____
(Signature of witness) (Print Name)

Date: _____ _____
(Address)

_____
(City, State, ZIP)

2. _____ _____
(Signature of witness) (Print Name)

Date: _____ _____
(Address)

_____
(City, State, ZIP)

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Schedule A

[This section varies based upon what type of property you include in your Living Trust.]

Joint Trust Property

All of the Grantors' interest in the following property is transferred into the Trust:

The real property located at:

- 123 Main Street
  Philadelphia, Pennsylvania 19102
  Type of Property: Home

The following financial accounts:

- XYZ Bank
  Account Number: 11111
  Account Type: Checking

Proceeds from the following life insurance policies:

- XYZ Life Insurance Company, Term Life insurance
  Policy Number: 11111

The following additional property:

- All personal property, including but not limited to jewelry, household furniture and furnishings, clothes and other personal items

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Schedule B

Separate Property of John Doe

All of John Doe's interest in the following property is transferred into the Trust:

The following additional property:

- All personal property, including but not limited to jewelry, household furniture and furnishings, clothes and other personal items

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Schedule C

Separate Property of Jane Doe

All of Jane Doe's interest in the following property is transferred into the Trust:

The following additional property:

- All personal property, including but not limited to jewelry, household furniture and furnishings, clothes and other personal items

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